

religious heritage in Turkey. The U.S. Commission on International Religious Freedom (USCIRF), which has put Turkey on its "watch list" for three straight years, said earlier this year that "the Turkish government continues to impose serious limitations on freedom of religion or belief, thereby threatening the continued vitality and survival of minority religious communities in Turkey."

Churches in Turkey have been desecrated and destroyed. Just a century ago, there were over 2,000 Armenian churches in Turkey, but less than 100 remain standing and fully functioning today.

Discriminatory laws in Turkey have led to confiscation of church property. The USCIRF has reported, "Over the previous five decades, the [Turkish] state has, using convoluted regulations and undemocratic laws to confiscate hundreds of religious minority properties, primarily those belonging to the Greek Orthodox community, as well as Armenian Orthodox, Catholics, and Jews. . . . The state also has closed seminaries, denying these communities the right to train clergy."

In particular, the Turkish government has closed the Halki Theological School for over three decades, despite repeated protests from the United States and Christians from around the world. The school had been a primary training center for educating future Greek priests and Church leaders, and, as a result, its closure is having terrible effects on those of the Greek Orthodox faith.

As a Nation founded on the principles of religious liberty, we must stand up against desecration of churches in Turkey, the closing of seminaries, the intimidation of religious minorities and the confiscation of the Ecumenical Patriarch's property. I urge support for this resolution.

The SPEAKER pro tempore. The question is on the motion offered by the gentlewoman from Florida (Ms. ROS-LEHTINEN) that the House suspend the rules and agree to the resolution, H. Res. 306, as amended.

The question was taken; and (two-thirds being in the affirmative) the rules were suspended and the resolution, as amended, was agreed to.

A motion to reconsider was laid on the table.

MERRY CHRISTMAS FROM WELLS FARGO

(Ms. ZOE LOFGREN of California asked and was given permission to address the House for 1 minute and to revise and extend her remarks.)

Ms. ZOE LOFGREN of California. Mr. Speaker, the extraneous material is a letter I'm sending to Wells Fargo Bank about Mrs. Darlene Bowland, a 68-year-old mother fighting cancer and Wells Fargo Bank.

Darlene lived in a modest home in San Jose for 41 years until she was evicted a week before Thanksgiving. At the time, Darlene was too weak from chemotherapy to pack up her own boxes. We appealed to the bank. They knew about her cancer and her chemotherapy, but they didn't care. She owned her home free and clear at one time but was a victim of a pay loan, a way to confuse her and basically steal her home.

Mr. Speaker, Wells Fargo earned record profits last quarter, and in 2010 the CEO, John Stumpf, earned more than \$17 million in compensation. This Christmas, Mrs. Bowland will be couch surfing with chemotherapy, while Mr. Stumpf will be enjoying his \$17 million salary and her home in San Jose stays vacant.

Merry Christmas from Wells Fargo.

CONGRESS OF THE UNITED STATES,
HOUSE OF REPRESENTATIVES,
Washington, DC, December 13, 2011.

Re Ms. Darlene Bowland

Mr. JOHN G. STUMPF,
Chief Executive Officer, Wells Fargo, Montgomery St., San Francisco, CA.

DEAR MR. STUMPF: Darlene Bowland is a 68-year-old woman fighting cancer and Wells Fargo Bank. She lived alone in a modest home in San Jose, California until she was evicted by Wells Fargo Bank a week before Thanksgiving, even though she had no place else to go. Wells Fargo Bank knew all about Darlene's tragic circumstances, but apparently did not care.

Darlene lived in her home for 41 years and at one time owned it free and clear. She and her former husband raised their children there. Although Darlene lost her small cleaning business to the recession a few years ago and now struggles to make ends meet, she was proud of her house. She spent what little energy she had after her cancer treatments tending to her garden. That's where she found some measure of peace.

Not anymore.

Darlene is just one of many victims of a World Savings loan product called a "pick-a-pay" that she was tricked into and could not afford. Make no mistake. Darlene is a victim. Pick-a-pay loans were designed to trap unwary homeowners into owing more than they borrowed, assuring the banks that sold them a captive audience that would need to continually refinance or face foreclosure. These unscrupulous banks and loan brokers used the voluminous, complex and impossible to understand loan documents that make up a pick-a-pay loan to steal Darlene's house in broad daylight.

Wells Fargo was able to file an unlawful detainer and get a summary judgment that allowed them to evict Darlene, even though Darlene had sued Wells Fargo claiming she was defrauded. She was too weak from chemotherapy to pack up her own boxes.

Wells Fargo earned record profits last quarter. Your 2010 compensation was more than \$17 million. Do you know this woman with cancer is now couch-surfing because you've evicted her through foreclosure on her home just before the holidays? Instead of waking up in her house Christmas morning, Darlene's house will instead sit vacant.

Sincerely,

ZOE LOFGREN,
Member of Congress.

ADJOURNMENT

Mr. ROYCE. Mr. Speaker, I move that the House do now adjourn.

The motion was agreed to; accordingly (at 10 o'clock and 37 minutes p.m.), under its previous order, the House adjourned until tomorrow, Wednesday, December 14, 2011, at 10 a.m. for morning-hour debate.

BUDGETARY EFFECTS OF PAYGO LEGISLATION

Pursuant to section 6004 of H.R. 3630 (112th Congress), Mr. RYAN (WI) is re-

quired to submit a statement in the record, prior to the vote on passage, on the budgetary and deficit effects of H.R. 3630, the Middle Class Tax Relief and Job Creation Act of 2011, for printing in the CONGRESSIONAL RECORD.

Section 6004 of H.R. 3630 provides that the Office of Management and Budget should not take into account the budgetary effects for the purposes of the Statutory Pay-As-You-Go Act (PL 111-139) if the bill would not increase the deficit for the period of fiscal years 2012 through 2021.

Section 6005 of H.R. 3630 provides that the decrease in the deficit is determined on the basis of the change in total outlays and total revenue of the Federal government, including the estimated off-budget effects, the estimated effects of the changes to the discretionary spending limits set forth in section 251 of the Balanced Budget and Emergency Deficit Control Act of 1985, and the estimate of the change in net income to the National Flood Insurance Program, resulting from the enactment of H.R. 3630. Based on the estimates provided by the Congressional Budget Office on H.R. 3630, taking those effects into account, the legislation would reduce the deficit by \$5,833 billion for the period of fiscal years 2012 through 2021. As a result, the effects of this legislation should not be taken into account for the purposes of statutory pay-as-you-go.

EXECUTIVE COMMUNICATIONS, ETC.

Under clause 2 of rule XIV, executive communications were taken from the Speaker's table and referred as follows:

4276. A letter from the Secretary of the Commission, Commodity Futures Trading Commission, transmitting the Commission's "Major" final rule — Derivatives Clearing Organization General Provisions and Core Principles (RIN: 3038-AC98) received November 29, 2011, pursuant to 5 U.S.C. 801(a)(1)(A); to the Committee on Agriculture.

4277. A letter from the Director, Regulatory Management Division, Environmental Protection Agency, transmitting the Agency's final rule — Saflufenacil; Pesticide Tolerances [EPA-HQ-OPP-2010-1026; FRL-9325-2] received December 2, 2011, pursuant to 5 U.S.C. 801(a)(1)(A); to the Committee on Agriculture.

4278. A letter from the Chief Counsel, Department of Homeland Security, transmitting the Department's final rule — Final Flood Elevation Determinations [Docket ID: FEMA-2011-0002] received November 21, 2011, pursuant to 5 U.S.C. 801(a)(1)(A); to the Committee on Financial Services.

4279. A letter from the Assistant General Counsel for Regulatory Affairs, Consumer Product Safety Commission, transmitting the Commission's "Major" final rule — Testing and Labeling Pertaining to Product Certification [CPSC Docket No.: CPSC-2010-0038] received November 30, 2011, pursuant to 5 U.S.C. 801(a)(1)(A); to the Committee on Energy and Commerce.

4280. A letter from the Assistant General Counsel for Legislation, Regulations and Energy Efficiency, Department of Energy, transmitting the Department's "Major" final rule — Energy Conservation Program: Energy Conservation Standards for Fluorescent Lamp Ballasts [Docket Number: EE-